

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: MICHAEL GARRETT § Case No.: 09-45665
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Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/01/2009.
- 2) This case was confirmed on 03/10/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/07/2010, 03/30/2011.
- 5) The case was dismissed on 05/04/2011.
- 6) Number of months from filing to the last payment: 14
- 7) Number of months case was pending: 20
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 28,200.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 10,625.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 10,625.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,261.50
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 647.16
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 3,908.66

Attorney fees paid and disclosed by debtor	\$ 238.50
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL RECOVERY ONE	UNSECURED	105.00	91.83	91.83	.00	.00
DISCOVER FINANCIAL S	UNSECURED	7,353.00	7,353.75	7,353.75	.00	.00
MCSI/RMI	UNSECURED	250.00	500.00	500.00	.00	.00
FIFTH THIRD BANK	SECURED	53,098.00	46,329.14	.00	.00	.00
FIFTH THIRD BANK	SECURED	NA	15,192.31	.00	.00	.00
HARRIS NA	SECURED	1,097.00	.00	227.30	227.30	17.85
ISLANDER CONDO ASN B	SECURED	1,778.00	3,653.30	3,653.00	1,386.50	.00
SILVERLEAF RESORTS I	SECURED	7,000.00	7,273.36	.00	.00	.00
TRUCK FINANCIAL CORP	SECURED	14,406.55	.00	14,407.00	4,462.44	622.25
INTERNAL REVENUE SER	PRIORITY	5,318.64	467.66	467.66	.00	.00
ACL INC	UNSECURED	360.90	NA	NA	.00	.00
TCF NATIONAL BANK	UNSECURED	710.00	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	941.00	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	534.00	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	531.00	NA	NA	.00	.00
CAPITAL ONE BANK	UNSECURED	273.00	NA	NA	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	910.00	1,852.10	1,852.10	.00	.00
VILLAGE OF ALSIP	UNSECURED	250.00	NA	NA	.00	.00
FIRST BANK & TRUST	UNSECURED	1,432.00	NA	NA	.00	.00
HSBC RS	UNSECURED	9,276.00	NA	NA	.00	.00
ILLINOIS STATE HIGHW	UNSECURED	1,438.40	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	1,502.72	133.48	133.48	.00	.00
HAMMOND CLINIC	UNSECURED	240.00	452.25	452.25	.00	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
LAROIA DAVE DDS	UNSECURED	80.00	NA	NA	.00	.00
MUNICIPAL COLLECTIN	UNSECURED	250.00	NA	NA	.00	.00
CITIBANK	UNSECURED	776.29	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	5,381.94	5,381.94	5,381.94	.00	.00
VILLAGE OF HAZEL CRE	UNSECURED	250.00	NA	NA	.00	.00
SEARS/CBSD	UNSECURED	776.00	NA	NA	.00	.00
FIFTH THIRD MORTGAGE	OTHER	NA	NA	NA	.00	.00
ISLANDER CONDO ASN B	SECURED	.00	.00	.00	.00	.00
BENEFICIAL	SECURED	NA	13,107.08	.00	.00	.00
INTERNAL REVENUE SER	SECURED	NA	19,536.15	.00	.00	.00
ILLINOIS DEPT OF REV	PRIORITY	NA	3,879.87	3,879.87	.00	.00
ILLINOIS DEPT OF REV	UNSECURED	NA	2,932.65	2,932.65	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	14,634.30	4,689.74	640.10
All Other Secured	<u>3,653.00</u>	<u>1,386.50</u>	<u>.00</u>
TOTAL SECURED:	18,287.30	6,076.24	640.10
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>4,347.53</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	4,347.53	.00	.00
GENERAL UNSECURED PAYMENTS:	18,698.00	.00	.00

Disbursements:

Expenses of Administration	\$ 3,908.66
Disbursements to Creditors	\$ 6,716.34

TOTAL DISBURSEMENTS: \$ 10,625.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/10/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.